

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION
English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled VIRTUAL WALLET SYSTEM; the specification of which (check one)

is attached hereto.

was filed on November 12, 1998 as

Application Serial No. 09/190,993



and was amended on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent of inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)	Priority Claimed
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<u>(Number)</u>	<u>(Country)</u>	<u>(Day/Month/Year Filed)</u>	<u>Yes</u>	<u>No</u>
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<u>(Number)</u>	<u>(Country)</u>	<u>(Day/Month/Year Filed)</u>	<u>Yes</u>	<u>No</u>
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I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

<u>60/065,291</u> (Application Serial No.)	<u>November 12, 1997</u> (Filing Date)	<u>Pending</u> (Status) (patented, pending, abandoned)
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<u>60/081,748</u> (Application Serial No.)	<u>April 14, 1998</u> (Filing Date)	<u>Pending</u> (Status) (patented, pending, abandoned)
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

George T. Marcou, Registration No. 33,014; Michael D. Bednarek, Registration No. 32,329; Richard Peterson, Registration No. 35,320; Wilburn L. Chesson, Registration No. 41,668; and Benjamin Driscoll, Registration No. 41,571.

Send Correspondence to:

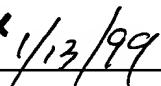
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George T. Marcou
(202) 508-5800

Full name of first inventor: Cris T. PALTENGHE

First Inventor's Signature 

Date  1/13/99

Residence: 11718 Entrada Avenue, Northridge, CA 91326

Citizenship: USA

Post Office Address: 11718 Entrada Avenue, Northridge, CA 91326

Full name of second inventor: Alnoor B. MAMDANI

Second Inventor's Signature 

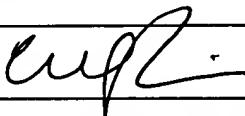
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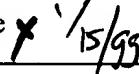
Residence: 2030 Penmar Avenue, Venice, CA 90291

Citizenship: USA

Post Office Address: 2030 Penmar Avenue, Venice, CA 90291

Full name of third inventor: Charles GOLVIN

Third Inventor's Signature 

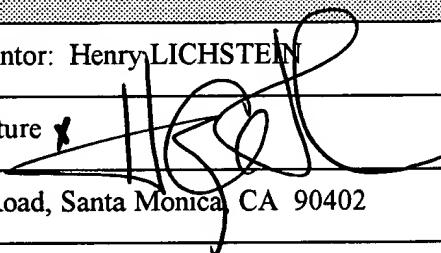
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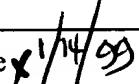
Residence: 2762 McConnell Drive, Los Angeles, CA 90064

Citizenship: USA

Post Office Address: 2762 McConnell Drive, Los Angeles, CA 90064

Full name of fourth inventor: Henry LICHSTEIN

Fourth Inventor's Signature 

Date  1/14/93

Residence: 544 Dryad Road, Santa Monica, CA 90402

Citizenship: USA

Post Office Address: 544 Dryad Road, Santa Monica, CA 90402

Full name of fifth inventor: David SOLO

Fifth Inventor's Signature 

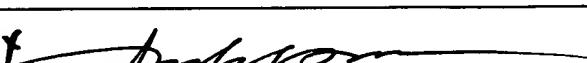
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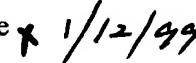
Residence: 300 E. 75th Street, Apt. 7B, New York, NY 10021

Citizenship: USA

Post Office Address: 300 E. 75th Street, Apt. 7B, New York, NY 10021

Full name of sixth inventor: Jack PAN

Sixth Inventor's Signature 

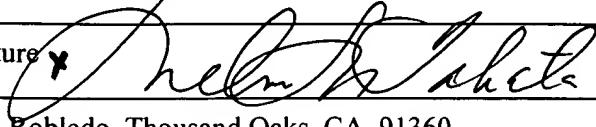
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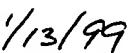
Residence: 3651 South Norwick Place, Rowland Heights, CA 91748

Citizenship: USA

Post Office Address: 3651 South Norwick Place, Rowland Heights, CA 91748

Full name of seventh inventor: Melvin M. TAKATA

Seventh Inventor's Signature 

Date  1/13/99

Residence: 855 Paseo Del Robledo, Thousand Oaks, CA 91360

Citizenship: USA

Post Office Address: 855 Paseo Del Robledo, Thousand Oaks, CA 91360

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Washington, D.C. 20005

George T. Marcou
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First Inventor's Signature

Date

Residence: 11718 Entrada Avenue, Northridge, CA 91326

Citizenship: USA

Post Office Address: 11718 Entrada Avenue, Northridge, CA 91326

Full name of second inventor: Alnoor B. MAMDANI

Second Inventor's Signature

Date

Residence: 2030 Penmar Avenue, Venice, CA 90291

Citizenship: USA

Post Office Address: 2030 Penmar Avenue, Venice, CA 90291

Full name of third inventor: Charles GOLVIN

Third Inventor's Signature

Date

Residence: 2762 McConnell Drive, Los Angeles, CA 90064

Citizenship: USA

Post Office Address: 2762 McConnell Drive, Los Angeles, CA 90064

Full name of fourth inventor: Henry LICHSTEIN

Fourth Inventor's Signature

Date

Residence: 544 Dryad Road, Santa Monica, CA 90402

Citizenship: USA

Post Office Address: 544 Dryad Road, Santa Monica, CA 90402

Full name of fifth inventor: David SOLO

Fifth Inventor's Signature 

Date X 15 JAN 99

Residence: 300 E. 75th Street, Apt. #7B, New York, NY 10021

Citizenship: USA

Post Office Address: 300 E. 75th Street, Apt. #7B, New York, NY 10021

Full name of sixth inventor: Jack PAN

Sixth Inventor's Signature

Date

Residence: 3651 South Norwich Place, Rowland Heights, CA 91748

Citizenship: USA

Post Office Address: 3651 South Norwich Place, Rowland Heights, CA 91748

Full name of seventh inventor: Melvin M. TAKATA	
Seventh Inventor's Signature	Date
Residence: 855 Paseo Del Robledo, Thousand Oaks, CA 91360	
Citizenship: USA	
Post Office Address: 855 Paseo Del Robledo, Thousand Oaks, CA 91360	